

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In re:

(1) Calvin Leroy Ellis, Jr.
xxx-xx-4761
(2) Jauna Chatman Ellis
xxx-xx-2569

Case No.

Chapter 13

Debtor(s)

CHAPTER 13 PLAN

ADDRESS: (1) 5934 Macciness Drive
Memphis TN 38119

(2) 5934 Macciness Drive
Memphis TN 38119

PLAN PAYMENT:

DEBTOR (1) shall pay \$520.00 () weekly, (X) every two weeks, () semi-monthly, or () monthly, by:

(X) PAYROLL DEDUCTION from: Second Presbyterian Church OR () DIRECT PAY.
4055 Poplar Avenue
Memphis, TN 38111

DEBTOR (2) shall pay \$ () weekly, () every two weeks, () semi-monthly, or () monthly, by:

() PAYROLL DEDUCTION from: OR () DIRECT PAY.

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] () YES (X) NO

(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON VALUATION
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8] (X) YES () NO

(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12] () YES (X) NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: () Included in Plan; OR (X) Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT: Paid by: () Debtor(s) directly, () Wage Assignment, OR () Trustee to:

Monthly
Plan Payment

_____; ongoing payment begins _____
Approximate arrearage: _____
_____; ongoing payment begins _____
Approximate arrearage: _____

\$ _____
\$ _____
\$ _____
\$ _____

5. PRIORITY CLAIMS:

Value of
Claim

Monthly
Plan Payment

\$ _____
\$ _____

6. HOME MORTGAGE CLAIMS: () Paid directly by Debtor(s); OR () Paid by Trustee to:

Monthly
Plan Payment

_____; ongoing payment begins _____
Approximate arrearage: _____ Interest _____ %
_____; ongoing payment begins _____
Approximate arrearage: _____ Interest _____ %

\$ _____
\$ _____
\$ _____
\$ _____

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)]

Value of
Collateral

Rate of
Interest

Monthly
Plan Payment

\$ _____
\$ _____
\$ _____

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. § 1325 (a)]

	Value of Claim	Rate of Interest	Monthly Plan Payment
American Credit Acceptance	\$25,487.52	7.0 %	\$502.00
		%	\$
		%	\$

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:

Titlemax of Tennessee Inc. Collateral: 2006 Buick Lacross

Collateral:

10. SPECIAL CLASS UNSECURED CLAIMS:

	Value of Claim	Rate of Interest	Monthly Plan Payment
Covington Pike Acceptance Company	\$927.06	%	\$16.00
Firstkey Homes LLC	\$3,820.50	%	\$107.00
Shelby County General Sessions Court CR	\$240.50	%	\$5.00

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:

<u>Ascendum Education Solutions</u>	(X) Not provided for	OR () General unsecured creditor
<u>FedLoan Servicing</u>	(X) Not provided for	OR () General unsecured creditor
<u>Navient</u>	(X) Not provided for	OR () General unsecured creditor
<u>PHEAA</u>	(X) Not provided for	OR () General unsecured creditor
<u>MOHELA</u>	(X) Not provided for	OR () General unsecured creditor
<u>US Department of Education</u>	(X) Not provided for	OR () General unsecured creditor

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):**13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILE CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.****14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS:** \$ 49,328.43**15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**() % , **OR**,**(X) THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.****16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**

<u>Covington Pike Acceptance Company</u>	(X) Assumes	OR () Rejects.
<u>FirstKey Homes LLC</u>	(X) Assumes	OR () Rejects.
<u>Progressive Leasing</u>	(X) Assumes	OR () Rejects.
<u>Snap Finance</u>	(X) Assumes	OR () Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above, approximately sixty (60) months.**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.****19. NON-STANDARD PROVISION(S):**

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19./s/ S. Jonathan GarrettDATE: May 15, 2019

Debtor(s)' Attorney Signature

S. Jonathan Garrett (BPR#019389) Attorney for Debtor

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